

Still waiting for a home

#stillwaiting Executive Summary
February 2025

About this report

Scotland is not able to provide a social home to all those who need one. There are around a quarter of a million applicants waiting for a social home, including existing tenants on a transfer list.

There is currently very little research on what waiting for social housing means for people’s lives, and the impact on local authority and housing association staff managing demand for social housing.

To enable us to hear these stories, the Scottish Federation of Housing Associations (SFHA) and Wheatley Group commissioned research from Altair Consultancy and Advisory Services Ltd (Altair).

The research has explored what it’s like for households waiting, for staff managing demand from those waiting, and what affect this has on people. This report explores the stories of households waiting.

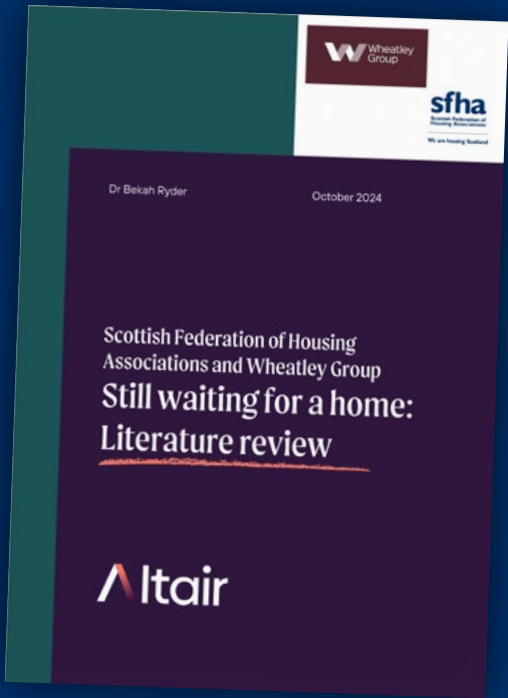
Who took part in the research

We spoke to 30 people waiting for social housing in Scotland aged from their 20s to their 60s, who had joined one or more housing lists. This included 10 people recently allocated a home. There was a range of household types, including lone parents, two parent families, lone occupants, and couples with no dependents. Length of waits varied from two months to 14 years. Just over half were transfers from within social housing (18) with the remaining households new to social housing (12). The majority were Scottish, with a small number of other nationalities.

We also interviewed and surveyed staff managing applications and allocations for social housing, the results of which will be published separately.

Interviews were with individuals, though family members may have contributed in the background. All were undertaken by phone before being transcribed and analysed for thematic narrative to build case studies and themes. The interviews took place over spring and summer 2024.

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Access to social housing

Social housing is allocated according to need. Anyone aged 16 or over has a right to apply for social housing, as long as they meet eligibility criteria.

Available homes are allocated to households in need through either a needs-based approach or choice-based letting. Under a needs-based approach, landlords offer suitable homes to the household with the greatest need. For choice-based lettings, applicants note interest on suitable homes, the landlord makes an offer to the household which has noted interest and has the greatest need. Both systems are based on prioritising housing need, as set out in allocations policies. If more than one applicant has equivalent priority, waiting time is usually considered when deciding who is to be offered a home.

Social housing is owned and managed by not-for-profit social landlords. These are public authorities (mainly councils) and housing associations (registered social landlords or RSLs). Social landlords can be large or small, rural or urban, and provide housing for general or very specific needs. They are regulated by the Scottish Housing Regulator.

Reasons for wanting social housing

People's housing needs change over their life course. Sometimes these changes are anticipated, such as ageing, an expanding family, or a degenerative health condition, and sometimes they are not predicted or planned for, such as homelessness, an unexpected pregnancy, family breakdown, becoming a victim of anti-social behaviour, or changes in physical or mental health. People in our research talked about things happening to them that they had no control over, which then affected their housing need.

The Scottish Household Survey gives details on the main reasons for being on a housing list. Data from 2022 says the most common primary reason was wanting a bigger or smaller property, followed by needing ground floor access and anti-social behaviour or safety concerns in the current area. These reasons differed by tenure of the respondent's current home. We used these reasons to select our sample.

We spoke to people who were experiencing homelessness, living in unaffordable private rented accommodation, living in unsuitable housing due to the condition of the property or their health, overcrowded, under occupying, needing to move out of family homes due to the ending of a marriage, were victims of anti-social behaviour, or who had new caring responsibilities. There might have been one reason for needing to move, or there might have been several.

People wanted social housing to resolve their housing need as it was more affordable and secure, allowing them to feel safe and to build a life. It may have been their tenure of choice, or they may have had no other choice.

Current housing situation

People who were waiting were experiencing the following:

- **Living in non-decent conditions**, such as properties in a poor state of repair, properties that were cold, damp, mouldy, dark, had damage from previous tenants, unsuitable kitchens, and/or were in need of decoration: *"I'm not coming back to a nice home, I'm coming back to a home that no matter how I clean it, it feels dirty."*
- **Feeling insecure** because they didn't have a home, or a home that was suitable for their needs, or didn't know where they were going to be living: *"If you have that stability, everything else becomes stable. But when you have the foundation get rocked, you're going to rock, and everything else around you."*
- **Having issues with space**, with no room to move or a home that was too large: *"I've got nowhere to put a Christmas tree this year for my kids because we physically don't have the room."*
- **Feeling unsafe** in their neighbourhood due to anti-social behaviour or traumatic experiences: *"I was in fear of things happening."*
- **Experiencing unaffordable rent or high bills**: *"The energy, to keep it warm in the winter is just an absolute nightmare... we're £500 in debt with our electric and gas company."*

Housing may have been one issue amongst many, some of which might relate to the reason for needing to move. People often spoke about how they were trapped, stuck, frustrated and had no choice or control over their housing situation.

The impact of the wait

The circumstances people were living in impacted on mental health, physical health, finances, social ties, employment, and family:

- **Mental health**, including mental strain and risk of bodily harm: *"It's affecting my kids' mental health. It's affecting my mental health. It's affecting my partner's. It's horrendous."*
- **Physical health**, with existing conditions made worse and new conditions linked to housing, as well as loss of sleep: *"I said to the wifey on the phone the other day, it's either going to be my baby or it's going to be me that ends up in hospital."*
- **Children**, of whom parents might feel couldn't "be children" as they were affected in all the ways their parents were, with the risk they might come to physical harm: *"[This toy] is having to sit outside because there's nowhere to put it in the house."*
- **Financial**, from unaffordable rent, high bills, the cost of fuel, or activities to be outside of the home: *"Last month, by the time everything was paid, all the bills and I had done a food shop, I had about £30 left to my name."*
- **Social**, from people isolating themselves and being isolated by their housing situation: *"I was always a very bubbly person, but I've become very quiet."*
- **Employment**, with problems concentrating, or having to take time off, due to stress and/or loss of sleep: *"I was making very basic mistakes at work."*

The wait itself had an impact on most people's mental health, from waiting for the phone to ring (if it was a direct offer through a needs-based housing allocation system) to regular cycles of hope and deflation (if a choice-based letting allocation system). People described feeling desperate and their life being "on hold." The stress of their situation might trigger physical health conditions.

There was a sense of a broken social contract, that people had been good tenants, worked, paid taxes, but had no help with their housing when they needed it. The idea of fairness came up repeatedly.

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What happens when people are allocated social housing

People allocated social housing described how they felt that they could “start a life.” They went from stress and hopelessness to feelings of freedom, normality and that life was going to get better.

The main impacts of being allocated a home were a reversal of some of the impacts of the circumstances they were living in and the uncertainty of waiting:

- **Improved mental health** and wellbeing as people felt relieved, happier, or restored to their old self: *“That’s one less thing for me to be anxious and stressed about.”*
- **Having space** for themselves, more storage, and a home of the right size for their needs: *“There’s not stuff everywhere.”*
- **Feelings of security and stability**, including independence and a home for life: *“You know where you’re going to be in a year rather than not knowing where you’re going to be in a month.”*
- **More social ties**, through community events, positive experiences with neighbours and feeling able to have friends and family over: *“You feel part of a community.”*
- **Better finances**, particularly from cheaper bills and sometimes cheaper rent, as well as welfare advice from their landlord to maximise income: *“It doesn’t feel like you’re just working to keep your house with the electricity on.”*



Conclusion

Scotland is facing a housing emergency. Housing need is being felt through increased pressures around affordability, rising homelessness, and numbers of homes requiring adaptations or repairs, as well as people living with parents or others who cannot move into their own home.

The stories of those waiting for social housing show the reality of this housing emergency. They will be familiar to those working in local authorities and housing associations. People waiting are living in homes of poor condition, homeless, overcrowded or under occupying, feeling unsafe, and/or having affordability issues.

Home is widely felt to be important to the formation of community, social ties, employment, education and family life. The absence of a home, or a suitable home, can act as a strain on all these parts of a person’s life. We found the uncertainty of the wait while living in unsuitable housing affected mental and physical health, socialisation, children, finances, and employment. People we spoke to do not always feel listened to. The wait can make people lose hope, feel shame and embarrassment, and wonder what they have done wrong. It creates tensions around equity and fairness.

But it doesn’t have to be this way.
We can invest in homes for those who need them.

Social landlords are building, with nearly 30,000 affordable homes completed in the last three years. Yet there is a limit to what can be done without adequate government support. To minimise harm and provide people with strong foundations for life, we must ensure that everyone in Scotland has a home that needs one. We need the Scottish Government to invest in social housing, including providing consistent long-term funding to the Affordable Housing Supply Programme budget and the Registered Social Landlord Adaptations programme, as well as increased investment in the Social Housing Net Zero Heat Fund.

Despite the housing emergency, there is hope. Things can change with the right political support, so that people no longer have experiences like these:

- “We can’t do much longer in that house.” Mark - Highlands, Islands and West – living with wife and children in temporary accommodation, waiting for 15 months.
- “It makes me feel secure. So, all of that panic and that stress that I went through, it was gone. It’s brought me back to life again almost.” Alex – West Central - lives alone, waited six months.
- “I feel like the flat is now never clean, no matter how much I clean it because I know that there’s mould and there’s been bugs as well.” Mhairi – West Central – lives alone, waiting five years.
- “It’s back to normal family life.” Isla – Tayside and North East - lives with partner and child, waited six months.
- “There’s very little security in life.” Shirley – Capital - single mother, waiting six months.
- “I think I jumped into [my new home] too quickly because I wanted out of my mum’s house.” Lisa - Tayside and North East – single mother, waited three years.
- “I feel for families waiting for large homes who are overcrowded, it doesn’t make sense that we’re trying to move out of this one when they are waiting.” Emma – Tayside and North East – lives with dad, waiting years.
- “It’s just good to have my own space.” Jenna - Tayside and North East – single mother, waited five years.
- “I dread coming home because I never know what’s gonna happen and the anxiety levels go through the roof because of it.” Maureen – Central - lives alone, waiting seven years.
- “I thought I misheard him, semi-detached bungalow, I could nae believe it, I’m getting offered a semi-detached bungalow, it was just beyond.” Silvia – Central – lives alone, waited for eight months.

Thank you

We would like to thank all 30 people who spoke to us for this research, for being open, honest and wanting to share your stories. Some told us that the research was therapy, others that you were sharing so other people didn’t have to experience the same thing. We hope this report does justice to your stories. We would also like to thank the many more who contacted us about participating who we weren’t able to interview, we hope the research helps you to feel seen and heard.

We wouldn’t have been able to speak to people without help from staff at local housing authorities and housing associations, who shared the research and invited those waiting or allocated to take part. We would also like to thank the following for their advice, input and help with recruitment:

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- **Margaret-Ann Brünjes**, Homeless Network Scotland.
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- **Jules Oldham**, Policy Scotland.
- **Tim Pogson**, Scotland’s Housing Network.

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